

MERCANTILE CAPITAL CORP

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1250763	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$165	\$167	1.3%		
Loans	\$142	\$157	10.3%		
Construction & development	\$1	\$1	-14.8%		
Closed-end 1-4 family residential	\$10	\$11	15.6%		
Home equity	\$1	\$2	39.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-19.7%		
Commercial & Industrial	\$80	\$89	10.7%		
Commercial real estate	\$40	\$43	7.0%		
Unused commitments	\$12	\$14	9.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$6	1049.1%		
Cash & balances due	\$14	\$2	-86.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$149	\$150	0.7%		
Deposits	\$135	\$140	3.3%		
Total other borrowings	\$13	\$8	-32.9%		
FHLB advances	\$13	\$8	-32.9%		
Equity					
Equity capital at quarter end	\$16	\$18	6.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	10.4%	--		
Tier 1 risk based capital ratio	12.1%	12.3%	--		
Total risk based capital ratio	13.2%	13.4%	--		
Return on equity ¹	9.3%	10.7%	--		
Return on assets ¹	0.9%	1.1%	--		
Net interest margin ¹	4.3%	4.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	0.0%	0.0%	--		
Loss provision to net charge-offs (qtr)	139.7%	43.2%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.1%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	0.0%	0.0%	0.1%	--